

**REMARKS**

This is a response to the restriction requirement mailed January 18, 2007, in relation to the above-identified patent application. In that restriction requirement, the Examiner requested restriction under 35 U.S.C. 121 to the group I invention defined in Claims 1-19 drawn to secure transactions, classified in class 705, subclass 64 and the group II invention defined in Claims 20-24 drawn to a wagering system, classified in class 463, subclass 25.

Applicant hereby elects the group I invention with Claims 1-19 drawn to secure transactions for initial prosecution without traverse. Pursuant thereto, Applicant has withdrawn the group II invention namely Claims 20-24 drawn to a wagering system.

Since Applicant has addressed all of the issues raised in the restriction requirement, Applicant looks forward to the prompt prosecution of the elected claims.


If any additional fee is required, please charge Deposit Account Number 19-4330.

Respectfully submitted,

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